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November 2, 2009

Honorable Noel L. Hillman, USDJ
Mitchell H. Cohen Courthouse
Rm 5020
1 John F. Gerry Plaza
Camden, NJ 08101

RE: Ogbin v. Citifinancial Mortgage Company, Inc
Case No. 09-cv-0023 (NLH)(JS)

Dear Judge Hillman:

There is currently pending before the court a motion to dismiss filed by the Defendants in this matter. I am writing pursuant to Local Rule 7.1(d)(6) for permission to file a sur-reply to address the recent decision of the New Jersey Appellate Division on the New Jersey Truth in Consumer Contract Warranty and Notice Act in the case of *United Consumer Financial Services Company v. William Carbo* (A-5501-06T2).

Respectfully submitted,

/s/Lewis G. Adler, Esquire

Lewis G. Adler, Esq.

Cc: Marc C. Singer, Esquire